

LAMPIRAN



Lampiran 1. Kuesioner Penelitian

KARAKTERISTIK RESPONDEN

Berikan tanda *checklist* (✓) sesuai dengan jawaban yang anda pilih.

Nama Usaha : (boleh tidak diisi)

Jenis Usaha : () Kuliner () Fashion

Lamanya Usaha : () 2 – 5 Tahun
() lebih dari 5 Tahun

Pendidikan : () SD/MI atau SMP/Mts
() SMA/MA/SMK
() D3/S1/S2/S3

Jumlah Pekerja : () 3 – 5 Orang () lebih dari 5 Orang

Menggunakan Aplikasi Teknologi

Pada saat transaksi pembayaran : () Iya () Tidak

PETUNJUK PENGISIAN KUESIONER

Berilah tanda silang (X) pada jawaban yang anda pilih di lembar jawaban yang telah disediakan. Pilihlah jawaban yang sesuai dengan perasaan, pendapat dan keadaan Bapak/Ibu/Saudara/i yang sebenarnya.

Pilihan Jawaban	SS	S	N	TS	STS
Keterangan	Sangat Setuju	Setuju	Netral	Tidak Setuju	Sangat Tidak Setuju

NO	PERTANYAAN	PILIHAN				
		STS	TS	N	S	SS
A. KINERJA KEUANGAN UKM						
1	Saya sudah mengetahui jumlah penjualan per tahun dan melakukan pencatatan					
2	Saya sudah mengetahui jumlah laba yang diperoleh per tahun dan mencatatnya					
3	Saya sudah melakukan pencatatan terhadap asset bersih yang dimiliki					
4	Saya sudah memperhitungkan antara jumlah pekerja dan jumlah kebutuhan yang ada agar efektif dan efisien					
B. FINANCIAL LITERACY						
5	Saya sudah memahami tentang surplus keuangan dan menerapkannya					
6	Saya sudah mengerti cara membuat perhitungan tentang penggunaan dana yang dimiliki					
7	Saya sudah menganalisis tentang kondisi kinerja keuangan setiap periode					
C. DIGITAL TRANSFORMATION						
8	Saya memanfaatkan <i>Digital transformation</i> untuk memastikan pengelolaan kinerja keuangan berjalan dengan baik					
9	Saya memanfaatkan <i>Digital transformation</i> untuk menghadirkan efisiensi dalam melakukan pencatatan seluruh transaksi					
10	Saya memanfaatkan <i>Digital transformation</i> untuk membangun kepuasan pelanggan					
11	Saya memanfaatkan <i>Digital transformation</i> untuk mempermudah pelaku bisnis dalam mengambil berbagai keputusan strategis					

Lampiran 2. Data Tabulasi

Rekap Data Penelitian

1. Financial Literacy

Responden	X1	X2	X3	Total
1	4	4	3	11
2	4	3	4	11
3	4	4	4	12
4	5	5	5	15
5	4	3	4	11
6	3	3	3	9
7	5	5	5	15
8	5	5	5	15
9	5	4	5	14
10	5	5	5	15
11	5	4	5	14
12	5	3	5	13
13	4	4	4	12
14	5	5	5	15
15	5	5	5	15
16	4	4	4	12
17	4	4	4	12
18	5	5	5	15
19	4	5	4	13
20	5	4	5	14
21	4	5	4	13
22	5	3	5	13
23	4	4	4	12
24	5	5	5	15
25	5	4	5	14
26	4	4	4	12
27	4	4	4	12
28	4	4	4	12
29	4	4	4	12
30	5	3	5	13
31	5	5	5	15
32	4	4	4	12
33	4	3	4	11

34	5	5	5	15
35	4	4	4	12
36	4	4	4	12
37	5	5	5	15
38	4	3	4	11
39	5	5	5	15
40	3	3	3	9
41	5	5	5	15
42	5	5	5	15
43	3	3	3	9
44	3	3	3	9
45	3	3	3	9
46	4	3	4	11
47	4	4	4	12
48	4	3	4	11
49	5	4	5	14
50	4	4	4	12
51	4	4	4	12
52	4	4	4	12
53	3	3	3	9
54	4	5	4	13
55	3	3	3	9
56	5	3	5	13
57	3	3	3	9
58	4	4	4	12
59	4	4	4	12
60	3	3	3	9
61	5	5	5	15
62	4	4	4	12
63	5	5	5	15
64	5	5	5	15
65	3	3	3	9
66	4	4	4	12
67	5	5	5	15
68	3	4	3	10
69	5	5	5	15
70	4	4	4	12
71	5	5	5	15
72	3	4	3	10

73	4	4	4	12
74	4	4	4	12
75	4	3	4	11
76	5	5	5	15
77	4	4	4	12
78	3	3	3	9
79	4	3	4	11
80	4	4	4	12
81	4	5	4	13
82	3	3	3	9
83	5	5	5	15
84	5	4	5	14
85	4	4	4	12
86	4	4	4	12
87	3	5	4	12
88	4	5	4	13
89	4	4	3	11
90	4	4	4	12
91	3	4	3	10
92	5	5	5	15
93	4	4	4	12
94	3	3	3	9
95	3	3	3	9
96	4	4	4	12
97	3	4	4	11
98	4	5	5	14
99	3	4	3	10
100	4	4	4	12
101	3	3	5	11
102	4	4	3	11
103	4	4	2	10
104	5	4	4	13
105	4	3	3	10

2. Kinerja Keuangan UKM

Responden	Y1	Y2	Y3	Y4	Total
1	5	5	4	4	18
2	5	4	4	4	17
3	4	4	4	4	16
4	5	5	5	5	20
5	5	4	4	4	17
6	4	3	3	3	13
7	4	5	5	5	19
8	5	5	5	5	20
9	5	5	5	5	20
10	5	5	5	5	20
11	4	5	5	5	19
12	5	5	5	5	20
13	4	4	4	4	16
14	5	5	5	5	20
15	5	5	5	5	20
16	4	4	4	4	16
17	5	4	4	4	17
18	4	5	5	5	19
19	5	4	4	4	17
20	5	5	5	5	20
21	5	4	4	4	17
22	4	5	5	5	19
23	4	4	4	4	16
24	5	5	5	5	20
25	5	5	5	5	20
26	4	4	4	4	16
27	5	4	4	4	17
28	5	4	4	4	17
29	5	4	4	4	17
30	4	5	5	5	19
31	5	5	5	5	20
32	4	4	4	4	16
33	3	4	4	4	15

34	4	5	5	5	19
35	4	4	4	4	16
36	4	4	4	4	16
37	4	5	5	5	19
38	4	4	4	4	16
39	4	5	5	5	19
40	3	3	3	3	12
41	4	5	5	5	19
42	4	5	5	5	19
43	5	3	3	3	14
44	3	3	3	3	12
45	4	3	3	3	13
46	3	4	4	4	15
47	4	4	4	4	16
48	4	4	4	4	16
49	4	5	5	5	19
50	3	4	4	4	15
51	3	4	4	4	15
52	3	4	4	4	15
53	3	3	3	3	12
54	4	4	4	4	16
55	3	3	3	3	12
56	3	5	5	5	18
57	3	3	3	3	12
58	2	4	4	4	14
59	5	4	4	4	17
60	3	3	3	3	12
61	4	5	5	5	19
62	3	4	4	4	15
63	4	5	5	5	19
64	5	5	5	5	20
65	5	3	3	3	14
66	4	4	4	4	16
67	5	5	5	5	20
68	3	3	3	3	12
69	5	5	5	5	20

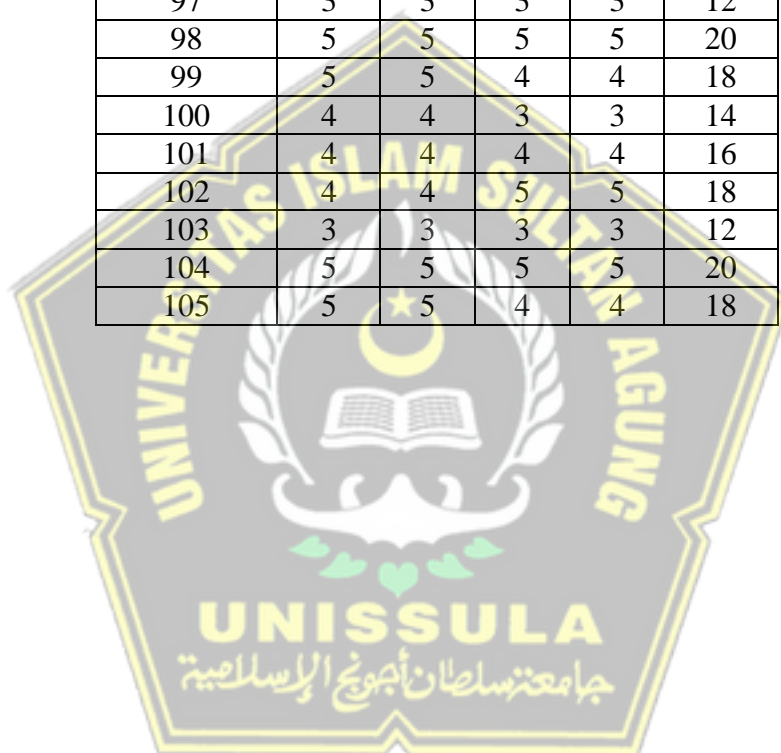
70	3	4	4	4	15
71	5	5	5	5	20
72	4	3	3	3	13
73	5	4	4	4	17
74	5	4	4	4	17
75	5	4	4	4	17
76	3	5	5	5	18
77	5	4	4	4	17
78	5	3	3	3	14
79	4	4	4	4	16
80	2	4	4	4	14
81	5	4	4	4	17
82	3	3	3	3	12
83	5	5	5	5	20
84	4	5	5	5	19
85	3	4	4	4	15
86	5	5	5	5	20
87	4	3	3	3	13
88	5	4	4	4	17
89	5	4	4	4	17
90	5	4	4	4	17
91	3	3	5	5	16
92	5	4	4	4	17
93	5	3	3	3	14
94	4	4	4	4	16
95	2	4	4	4	14
96	5	4	4	4	17
97	3	3	3	3	12
98	5	5	5	5	20
99	4	5	5	5	19
100	4	4	4	4	16
101	2	4	4	4	14
102	5	4	4	4	17
103	3	3	3	3	12
104	5	5	5	5	20
105	4	5	5	5	19

3. Digital Transformation

Responden	Z1	Z2	Z3	Z4	Total
1	4	3	4	3	14
2	4	4	4	4	16
3	4	3	4	4	15
4	5	5	5	5	20
5	4	5	4	4	17
6	3	4	3	3	13
7	5	5	5	5	20
8	5	5	5	5	20
9	5	5	4	4	18
10	5	5	5	5	20
11	5	5	4	4	18
12	5	5	3	3	16
13	4	4	4	4	16
14	5	5	5	5	20
15	5	5	5	5	20
16	4	4	4	4	16
17	4	4	4	4	16
18	5	5	5	5	20
19	4	4	5	5	18
20	5	5	4	4	18
21	4	4	5	5	18
22	5	5	3	3	16
23	4	4	4	4	16
24	5	5	5	5	20
25	5	5	4	4	18
26	4	4	4	4	16
27	4	4	4	4	16
28	4	4	4	4	16
29	4	4	4	4	16
30	5	5	3	3	16
31	5	5	5	5	20
32	4	4	4	4	16
33	4	4	3	3	14
34	5	5	5	5	20
35	4	4	4	4	16
36	4	4	4	4	16
37	5	5	5	5	20
38	4	4	3	3	14
39	5	5	5	5	20
40	3	3	3	3	12
41	5	5	5	5	20

42	5	5	5	5	20
43	3	3	3	3	12
44	3	3	3	3	12
45	3	3	3	3	12
46	4	4	3	3	14
47	4	4	4	4	16
48	4	4	3	3	14
49	5	5	4	4	18
50	4	4	4	4	16
51	4	4	4	4	16
52	4	4	4	4	16
53	3	3	3	3	12
54	4	4	5	5	18
55	3	3	3	3	12
56	5	5	3	3	16
57	3	3	3	3	12
58	4	4	4	4	16
59	4	4	4	4	16
60	3	3	3	3	12
61	5	5	5	5	20
62	4	4	4	4	16
63	5	5	5	5	20
64	5	5	5	5	20
65	3	3	3	3	12
66	4	4	4	4	16
67	5	5	5	5	20
68	3	3	4	4	14
69	5	5	5	5	20
70	4	4	4	4	16
71	5	5	5	5	20
72	3	3	4	4	14
73	4	4	4	4	16
74	4	4	4	4	16
75	4	4	3	3	14
76	5	5	5	5	20
77	4	4	4	4	16
78	3	3	5	5	16
79	4	4	3	3	14
80	4	4	4	4	16
81	4	4	5	5	18
82	3	3	3	3	12
83	5	5	5	5	20
84	5	5	4	4	18
85	4	4	4	4	16

86	4	4	5	5	18
87	3	3	3	3	12
88	5	5	5	5	20
89	5	5	4	4	18
90	4	4	3	3	14
91	5	5	5	5	20
92	4	4	4	4	16
93	3	3	5	5	16
94	4	4	3	3	14
95	4	4	4	4	16
96	4	4	5	5	18
97	3	3	3	3	12
98	5	5	5	5	20
99	5	5	4	4	18
100	4	4	3	3	14
101	4	4	4	4	16
102	4	4	5	5	18
103	3	3	3	3	12
104	5	5	5	5	20
105	5	5	4	4	18



Lampiran 3. Deskripsi Variabel

HASIL OLAH DATA SPSS 22

UJI STATISTIK DESKRIPTIF

Descriptive Statistics

	N	Minimu m	Maximu m	Mean	Std. Deviation
Financial Literacy	105	9	15	12.2476	1.96499
Digital Transformation	105	12	20	16.5429	2.62396
Kinerja Keuangan UKM	105	12	20	16.7048	2.52649
Valid N (listwise)	105				

HASIL RESPONDEN

Variabel Financial Literacy (X)

X1

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3.00	21	20.0	20.0	20.0
4.00	50	47.6	47.6	67.6
5.00	34	32.4	32.4	100.0
Total	105	100.0	100.0	

X2

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3.00	28	26.7	26.7	26.7
4.00	47	44.8	44.8	71.4
5.00	30	28.6	28.6	100.0
Total	105	100.0	100.0	

X3

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2.00	1	1.0	1.0	1.0
3.00	22	21.0	21.0	21.9
4.00	47	44.8	44.8	66.7
5.00	35	33.3	33.3	100.0
Total	105	100.0	100.0	

Variabel Digital Transformation (Z)**Z1**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3.00	18	17.1	17.1	17.1
4.00	48	45.7	45.7	62.9
5.00	39	37.1	37.1	100.0
Total	105	100.0	100.0	

Z2

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3.00	19	18.1	18.1	18.1
4.00	46	43.8	43.8	61.9
5.00	40	38.1	38.1	100.0
Total	105	100.0	100.0	

Z3

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3.00	27	25.7	25.7	25.7
4.00	43	41.0	41.0	66.7
5.00	35	33.3	33.3	100.0
Total	105	100.0	100.0	

Z4

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3.00	28	26.7	26.7	26.7
4.00	42	40.0	40.0	66.7
5.00	35	33.3	33.3	100.0
Total	105	100.0	100.0	

Variabel Kinerja Keuangan UKM (Y)**Y1**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2.00	4	3.8	3.8	3.8
3.00	21	20.0	20.0	23.8
4.00	36	34.3	34.3	58.1
5.00	44	41.9	41.9	100.0
Total	105	100.0	100.0	

Y2

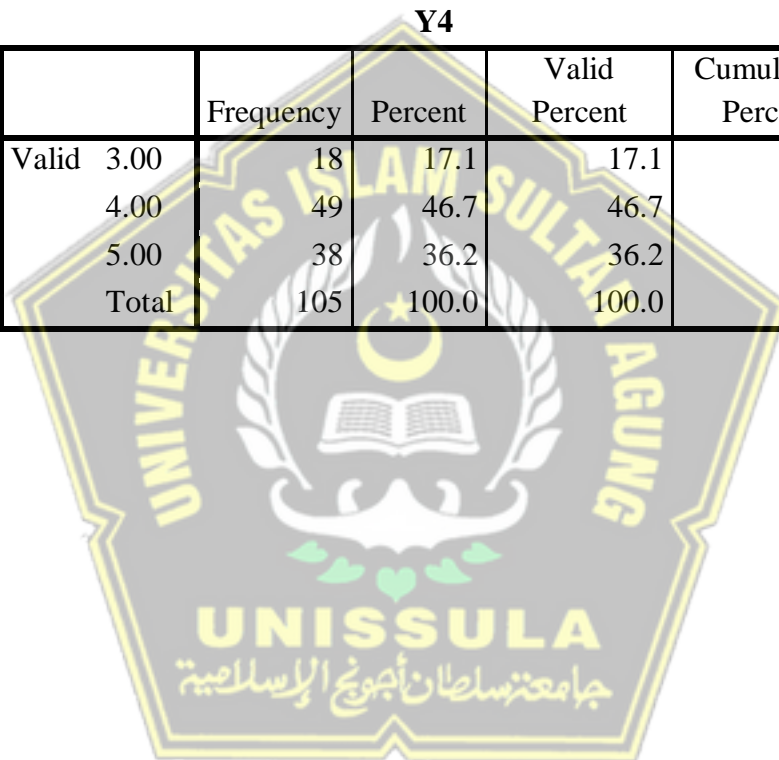
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3.00	19	18.1	18.1	18.1
4.00	48	45.7	45.7	63.8
5.00	38	36.2	36.2	100.0
Total	105	100.0	100.0	

Y3

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3.00	18	17.1	17.1	17.1
4.00	49	46.7	46.7	63.8
5.00	38	36.2	36.2	100.0
Total	105	100.0	100.0	

Y4

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3.00	18	17.1	17.1	17.1
4.00	49	46.7	46.7	63.8
5.00	38	36.2	36.2	100.0
Total	105	100.0	100.0	



Lampiran 4. Hasil Uji Kebaikan Data

UJI VALIDITAS Financial Literacy (X)

Correlations

		X1	X2	X3	Financial Literacy
X1	Pearson Correlation	1	.589**	.860**	.920**
	Sig. (2-tailed)		.000	.000	.000
	N	105	105	105	105
X2	Pearson Correlation	.589**	1	.574**	.816**
	Sig. (2-tailed)	.000		.000	.000
	N	105	105	105	105
X3	Pearson Correlation	.860**	.574**	1	.918**
	Sig. (2-tailed)	.000	.000		.000
	N	105	105	105	105
Financial Literacy	Pearson Correlation	.920**	.816**	.918**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	105	105	105	105

** . Correlation is significant at the 0.01 level (2-tailed).

UJI VALIDITAS Digital Transformation (Z)

Correlations

		Z1	Z2	Z3	Z4	Kinerja Keu.UKM
Z1	Pearson Correlation	1	.963**	.569**	.567**	.872**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	105	105	105	105	105
Z2	Pearson Correlation	.963**	1	.541**	.557**	.861**
	Sig. (2-tailed)	.000		.000	.000	.000

	N	105	105	105	105	105
Z3	Pearson Correlation	.569**	.541**	1	.992**	.890**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	105	105	105	105	105
Z4	Pearson Correlation	.567**	.557**	.992**	1	.894**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	105	105	105	105	105
Digital Transformation	Pearson Correlation	.872**	.861**	.890**	.894**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	105	105	105	105	105

** . Correlation is significant at the 0.01 level (2-tailed).

UJI VALIDITAS Kinerja Keuangan UKM (Y)

Correlations

		Y1	Y2	Y3	Y4	Digital Transform
Y1	Pearson Correlation	1	.343**	.298**	.298**	.609**
	Sig. (2-tailed)		.000	.002	.002	.000
	N	105	105	105	105	105
Y2	Pearson Correlation	.343**	1	.953**	.953**	.937**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	105	105	105	105	105
Y3	Pearson Correlation	.298**	.953**	1	1.000*	.934**
	Sig. (2-tailed)	.002	.000		.000	.000
	N	105	105	105	105	105
Y4	Pearson Correlation	.298**	.953**	1.000*	1	.934**

	Sig. (2-tailed)	.002	.000	.000		.000
	N	105	105	105	105	105
Kinerja Keuangan UKM	Pearson Correlation	.609**	.937**	.934**	.934**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	105	105	105	105	105

** . Correlation is significant at the 0.01 level (2-tailed)

UJI RELIABILITAS Financial Literacy (X)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.860	.861	3

UJI RELIABILITAS Digital Transformation (Z)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.902	.903	4

UJI RELIABILITAS Kinerja Keuangan (Y)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.858	.877	4

Lampiran 5. Hasil Uji Asumsi Klasik

UJI NORMALITAS – UJI KOLMOGOROV SMIRNOV

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		105
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.25250583
Most Extreme Differences	Absolute	.076
	Positive	.076
	Negative	-.072
Test Statistic		.076
Asymp. Sig. (2-tailed)		.159 ^c

- a. Test distribution is Normal.
 b. Calculated from data.
 c. Lilliefors Significance Correction.

UJI MULTIKOLINEARITAS

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistics	
	B	Std. Error	Beta	Tolerance	VIF
1 (Constant)	.984	.848			
Financial Literacy	.570	.110	.427	.330	3.032
Digital Transformation	.514	.085	.495	.330	3.032

UJI HETEROSKEDASTISITAS – UJI GLEJSER - TIDAK LOLOS**Coefficients^a**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.418	.547		2.591	.011
Financial Literacy	-.208	.071	-.485	2.928	.004
Digital Transformation	.123	.055	.368	2.223	.028

UJI HETEROSKEDASTISITAS – UJI PARK - LOLOS**Coefficients^a**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.438	1.608		-.273	.786
Financial Literacy	-.295	.208	-.242	1.415	.160
Digital Transformation	.171	.162	.181	1.058	.292

Lampiran 6. Hasil Uji Regresi Linier Berganda

UJI REGRESI LIENAR BERGANDA DAN UJI T - MODEL 1

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.813	.902		4.226	.000
Financial Literacy	1.053	.073	.819	14.467	.000

UJI REGRESI LIENAR BERGANDA DAN UJI T - MODEL 2

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.984	.848		1.161	.249
Financial Literacy	.570	.110	.427	5.183	.000
Digital Transformation	.514	.085	.495	6.011	.000

Lampiran 7. Hasil Uji Kebaikan Model

UJI SIGNIFIKANSI SIMULTAN (Uji F)

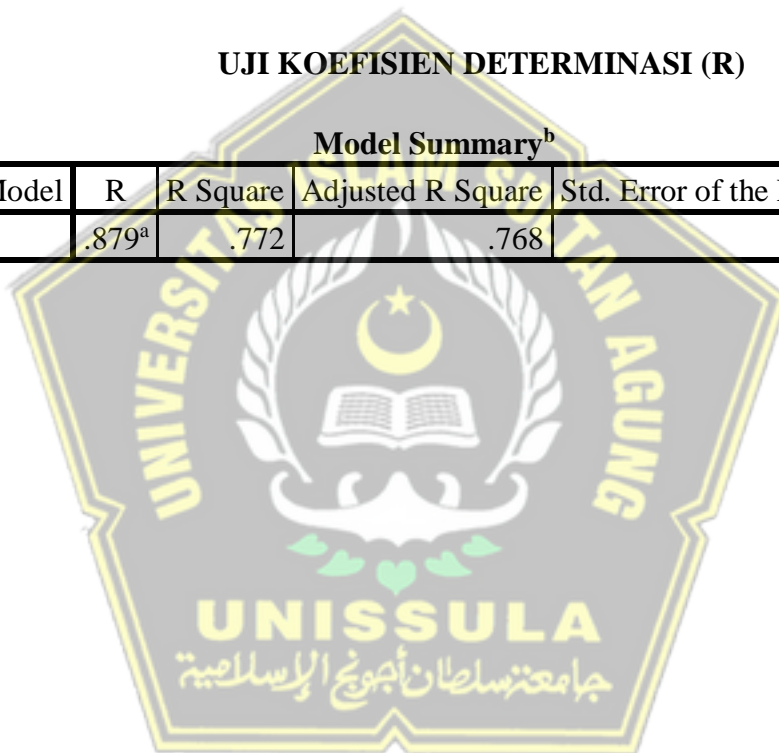
ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	552.905	2	276.452	172.833	.000 ^b
Residual	163.152	102	1.600		
Total	716.057	104			

UJI KOEFISIEN DETERMINASI (R)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.879 ^a	.772	.768	1.26473



Lampiran 8. Hasil Uji Hipotesis (Uji t)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.813	0.902		4.226	.000
	Financial Literacy	1.053	0.073	0.819	14.467	.000
	Financial Literacy	0.570	0.110	0.427	5.183	.000
	Digital Transformation	0.514	0.085	0.495	6.011	.000

